

SPECIAL NOTICES.

UNITED STATES DEPARTMENT OF AGRICULTURE. Bureau of Biological Survey.—Proposed Regulations for the Protection of Migratory Birds.—Washington, D. C., May 13, 1916.—Pursuant to the act of March 3, 1909, c. 110, authorizing and directing the Department of Agriculture to make and enforce regulations for the protection of migratory birds (37 Stat. 847), regulations, many of which have been adopted, have been prepared, and are hereby made public, and are hereby proposed for adoption, after a period of three months in which the same may be examined and objections thereunto may be presented, to become effective on or after August 15, 1916, whenever approved by the President. The proposed regulations will be held by the Bureau of Biological Survey, Department of Agriculture, Washington, D. C., and whenever deemed necessary, inquiries in reference thereto may be addressed to the Secretary of Agriculture.

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MEASURE TO CHECK LOAN SHARKS FAILS

Present Law Is Found to Increase the Cost to Small Borrowers.

AMENDMENT IS NEEDED TO CORRECT CONDITIONS

Concerns Willing to Conduct Business on 2 Per Cent Basis Are Driven From District Field.

Instead of reducing the cost of loans to small borrowers, as was the intent of the present law governing loan companies, pawnbrokers and others engaged in the small loan business in the District of Columbia, the law has actually operated to increase the cost of such loans. This is the assertion of persons closely in touch with conditions in Washington, who say that the present law fixing the interest rate on small loans at 1 per cent a month has resulted in driving out of business companies, either on pledges or on notes, at 2 per cent a month, and has thrown all of this class of loan business into the hands of persons who, by evading the law and making their actual cash advances at 10 per cent a month, are able to exact not less than 3 per cent a month.

Thus asserted one of those most actively interested in the enactment of amendments to the present law that would enable companies or individuals to charge 2 per cent a month, "Congress, while ostensibly reducing the interest rate on small loans, has actually increased the cost of such loans to the borrowers, and has made it possible for one individual conducting offices in the city, but actually transferring money at an office just across the District line, to exact from small borrowers at least \$1,000 a week in excess of what such borrowers would have to pay if they could borrow in the District at 2 per cent a month."

Could Loan Money at Fair Profit.

That money can be loaned at a maximum rate of 2 per cent a month for small loans on such security as is usually taken by pawnbrokers, and at a fair profit to the concern making the loans, is the assertion of Edward Byrne, manager of the Washington branch of the Prudential Loan Society of Philadelphia. The willingness of this society to loan money in the District of Columbia at a maximum rate of 2 per cent a month for small loans and lower rates for large advances, Mr. Byrne says, is amply evidenced by the fact that the society has kept its Washington offices at 5th Street and Grant place open for nearly three years in the hope that Congress might enact remedial legislation covering the pawnbroking business in the District of Columbia and permit the society to do business at the rate under which it operated prior to discontinuing business August 1, 1913.

Robert S. Harmsberger and Evelyn S. Ivey of Catlett, Va., John W. West and Katherine E. J. Maurice Stillwell and Mildred A. Danenhorst.

Abel V. Ezezya and Sara F. R. Arazo. Ernest Newman and Marie Jones of Rosslyn, Va. Neven W. Hyde and Mary M. Hill. Clyde E. Mason and Estella M. Pettit, both of Alexandria, Va.

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PREFERS ORIGINAL PLAN IN THE D. C. PARK SYSTEM

Dr. Harvey W. Wiley Discusses Proposed Improvement Contiguous to Connecticut Avenue Bridge.

To the Editor of the Star:—On my return to the city my attention has been called to a report in the Star of the 12th instant of a more or less informal discussion of the parkway system of Washington before Representative Page.

During the course of the hearing Col. Harts, the engineer in charge of public buildings and grounds, intimated that the inclusion in the connecting parkway plan of the strip contiguous to the Connecticut Avenue bridge, abutting on 20th street and Ashmead place, is advocated solely by and in the interest of owners of property. It is true that the owners of the houses on Ashmead place and 20th street have had a number of meetings for the purpose of preserving the original plan. In so far as I know, not a single owner of the property included in the original plan has ever attended any of these meetings or taken any interest therein. The property owners who have attended these meetings have nothing to sell, but are interested naturally in the maintenance of the plan originally proposed. Many of them, like myself, purchased their houses after inspecting the plan and map on file in the District house of representatives, and the intention of the government to carry that plan into effect.

Regarded as "Hardly Fair."

It is hardly fair to us to be classed with those whose interest in the park is purely mercenary. There must be thousands of the good citizens of Washington who are intensely interested in the preservation of the natural beauties of the parkway connections, and especially in seeing the magnificent bridge over Rock creek, on Connecticut avenue, unobstructed to public use.

As the law now stands the strip of land referred to is included in the connecting parkway (see section 22, sundry civil bill of March 4, 1913). The plan recently submitted by the Rock Creek and Potomac parkway commission really calls for the repeal of that law.

Whether or not it will or should have any bearing upon the action of Congress, there is an ethical obligation as well as a moral duty on the part of Congress to give effect to the existing law unless some real reason is urged for not doing so.

Fears Impairment of Original Plan.

It is clear that the modification proposed by the parkway commission will very seriously impair the original plan and adherence to the plan on the part of Congress is essential to the harmonious and successful working out of the whole scheme and to the protection of the view of the Connecticut Avenue bridge and of the new Rock Creek bridge, which must of necessity be constructed at an early date. The matter, therefore, is one of moral obligation and civic duty, and not one of the petty questions of property ownership.

If the original plan of Congress cannot stand on its own merits as being in the public interests it is immaterial whether or not a few citizens owning property in the vicinity are to be helped or harmed. That the original plan of Congress is far more meritorious than the modified plan now proposed by the parkway commission, in so far as the taking of property between the Connecticut Avenue and Rock Creek bridges is concerned, is indicated by the

fact that the original plan of Congress was adopted by a majority of 100 to 0 in the House of Representatives, and by a majority of 100 to 0 in the Senate.

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opinion expressed by every one with whom I have discussed the matter, including several members of the Senate, the Engineer Commissioner of the District and many other persons having property interests directly or indirectly in the inclusion of this area in the original plan between the Connecticut Avenue and Rock Creek bridges has been earnestly urged by the leading newspapers of Washington, as indicated by the editorials appearing in the Star of April 8, 1916, and in the Washington Herald of April 20, 1916, following the article which appeared in the Star of March 25 by Mr. Charles D. Drayton. These facts should be sufficient refutation of the intimation of Col. Harts that this is merely a neighborly matter.

Indeed, Col. Harts himself, prior to the section of four small houses on the area of the original plan, at the northwest corner of 20th street and Ashmead place, was heartily in favor of the strip in question as being necessary to the protection of the view of the Connecticut Avenue bridge.